

PATENT

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File: Carr-P1-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Confirmation No.	:	4961
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3693
Examiner	:	Karmis, Stefanos

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MS: Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Amendment and Response; and
2. Petition for Extension of Time.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'PK Trzyna', with a horizontal line extending from the end of the signature.

Date: August 3, 2010

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